

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MASSACHUSETTS

ACCESS 4 ALL, INC., a Not-for-Profit
Corporation , and FELIX ESPOSITO,
Individually,

Plaintiffs,

v.

MASSACHUSETTS MUTUAL LIFE
INSURANCE CO., a Massachusetts
corporation,

Defendant.

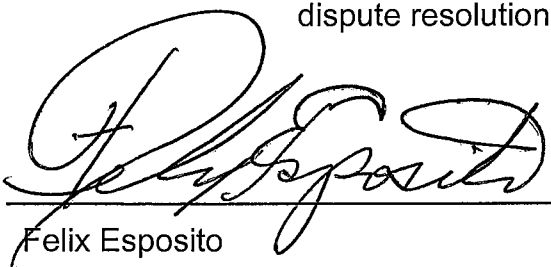
Case Number:04-12240-GAO

PLAINTIFF'S LOCAL RULE 16.1 (d) CERTIFICATE

Pursuant to Local Rule 16.1(d)(3), the undersigned counsel and parties hereby
certify that they have conferred:

- (a) With a view to establishing a budget for the costs of conducting the full
course -- and various alternative courses -- of the litigation; and
- (b) To consider the resolution of the litigation through the use of alternative
dispute resolution programs such as those outlined in L.R. 16.4.

Respectfully submitted,


Felix Esposito
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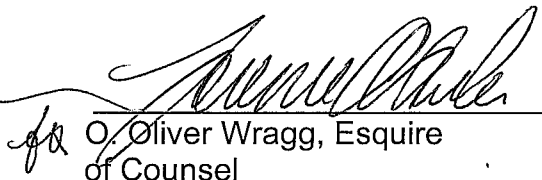
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PLAINTIFF'S CERTIFICATION

Peter DiPalma as president of Access 4 All, Inc., and the undersigned counsel for said Plaintiff hereby certify that they have conferred with a view to establishing a budget for the cost of conducting the full course - and various alternate courses - for the litigation, and to consider the resolution of the litigation through the use of alternative dispute resolution programs such as those outlined in LR 16.4.

Dated: 1/14/04


Peter DiPalma,
as President of
Access 4 All, Inc.


O. Oliver Wragg, Esquire
of Counsel
Fuller, Fuller and Associates. P.A.